

Who do you know?

Think about someone – a family member, coworker or friend – who’s suffered a critical illness such as:

Heart Attack	Coronary Bypass	Alzheimer’s disease	Paralysis
Cancer	Angioplasty	Multiple Sclerosis	Blindness
Stroke	Organ Transplant	Renal Failure	Deafness

Now think about what a difference a cash payment of \$100,000, \$250,000 or even \$1,000,000 would have made to that person when their condition was diagnosed.

The person you’re thinking of could have used the money to:

- Pay off their mortgage, credit card debt or other loans
- Supplement lost income
- Pay Overhead Expenses before totally disabled
- Seek medical treatment their health insurance didn’t cover
- Arrange for child care while in treatment or recovery
- Modify home to accommodate their health condition
- Take a leave of absence from work for them or their loved one

**The person you’re thinking of may not have known about
Critical Illness insurance, but you do.**

Can you afford to say, “It won’t happen to me.”

Critical Illness Insurance is immensely popular in Europe and relatively new to the United States. It is quickly gaining popularity here, and we have learned that three companies are set to launch new stand-alone Critical Illness policies by the end of 2004. **We have also recently had the experience of handling the claim for our first client to receive a Critical Illness payment.**

This coverage is an excellent supplement to any disability and life Insurance program because:

- 1) It is not related to your ability to earn income (you can own it in addition to your existing disability coverage).
- 2) It is available to spouses without an earned income.
- 3) Certain health conditions that would disallow disability coverage are acceptable for critical illness applications.

Most of us can expect to live longer than previous generations, but along with this comes an increased risk of suffering a life threatening condition. Because of advances in medical science, most will survive these conditions. **A 1994 study found that between the ages of 40 and 65, a male has a greater chance of suffering a critical illness and surviving, than he has of remaining healthy or dying prematurely.** Over 45% of that group will suffer and survive a critical illness.